



U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

ENTERED

TAWANA C. MARSHALL, CLERK
THE DATE OF ENTRY IS
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed January 9, 2014

Hanli DeWayne Hale
United States Bankruptcy Judge

DDIS ORDER DISCHG

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:
BILLY RAY CASTLE

CASE NO: 11-70489-HDH-13

1822 ARDATH
WICHITA FALLS TX 76301

DATED: January 7, 2014
DEBTOR ATTY: MONTE J WHITE

ORDER DISCHARGING DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

Came to be considered the Debtor(s)' Certification and Motion for Entry of Chapter 13 Discharge Pursuant to 11 U.S.C. Sec. 1328 (a), and it appearing to the Court that said Motion was properly noticed in compliance with 11 U.S.C. Sec. 102(1). Based on debtor(s)' certification and the Standing Trustee's recommendation, the Court finds:

1. Debtor has paid all amounts payable by debtor under a judicial or administrative order, or by statute, to pay a domestic support obligation, if any, that were due on or before the date of certification, including prepetition amounts, and provided for by the plan (including all payments designated as "direct").
2. The debtor(s) has not received a discharge:
 - a. In a case filed under chapter 7, 11, or 12 of Title 11 during the 4-year period preceding the date of the order for relief in this case, or
 - b. In a case filed under chapter 13 of Title 11 during the 2-year period preceding the date of the order for relief in this case,
3. The debtor(s) has completed an instructional course concerning personal financial management as described in 11 U.S.C. Sec. 111 after filing the petition in this case,
4. There is no reasonable cause to believe that:
 - a. Section 522(q)(1) may be applicable to debtor(s); and

5. Debtor(s) have completed all payments under the plan including direct payments.

IT IS ORDERED THAT:

Pursuant to 11 U.S.C. Section 1328(a), the debtor is discharged from all debts provided for by the plan or disallowed under 11 U.S.C. Section 502 of Title 11, except any debt:

1. Provided for under 11 U.S.C. Sec. 1322(b)(5);
2. Of the kind specified in section 507(a)(8)(C) or in paragraph (1)(B), (1)(C),(2),(3),(4),(5),(8), or (9) of section 523(a);
3. For restitution, or a criminal fine, included in a sentence on the debtor(s)' conviction of a crime; or
4. For restitution, or damages, awarded in a civil action against the debtor as a result of willful or malicious injury by the debtor that caused personal injury to an individual or the death of an individual.
5. Based on an allowed claim filed under 11 U.S.C. Section 1305(a)(2) if prior approval by the trustee of the debtor(s)' incurring such debt was practicable and was not obtained.
6. Made non-dischargeable by 18 U.S.C. 3613(f), by certain provisions of titles 10, 37, 38, 42, and 50 of the United States Code, order of the Court, or by any other applicable provision of law.

All creditors are prohibited from attempting to collect any debt that has been discharged in this case.

End of Order # #

/s/ Walter O'Cheskey
Walter O'Cheskey, Chapter 13 Trustee
6308 Iola Ave., Suite 100,
Lubbock TX 79424

United States Bankruptcy Court
Northern District of TexasIn re:
Billy Ray Castle
DebtorCase No. 11-70489-hdh
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0539-7

User: mmathews
Form ID: pdf013Page 1 of 2
Total Noticed: 20

Date Rcvd: Jan 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2014.

db +Billy Ray Castle, 1822 Ardash, Wichita Falls, TX 76301-6002
 cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite No. 200,
 Tucson, AZ 85712-1097
 14610308 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)
 14442997 #+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
 14979890 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
 Tucson, AZ 85712-1083
 14442998 +City of WF, WFISD, Wichita Co, CO Harold Lerew, P.O. Box 8188,
 Wichita Falls, Texas 76307-8188
 14492197 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite No. 200,
 Tucson, AZ 85712-1097
 14443000 +HSBC Furniture Row, HSBC Card Services, PO Box 5264, Carol Stream, IL 60197-5264
 14443002 +North Texas Cardiology Center, 2101 9th Street, Wichita Falls, TX 76301-4133
 14443003 +Seneca Trustees, Inc, 6108 Mid Atlantic Dr, Morgantown, WV 26508-4294
 14442999 +Sheriff of Hampshire County, Hampshire County Tax Assessor, 66 North High St., Room 2,
 Romney, WV 26757-1600
 14443005 +United Regional, 1600 11th Street, Wichita Falls, TX 76301-4388
 14443006 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)
 14465056 WICHITA FALLS CITY, ISD & WICHITA CO, CO PERDUE BRANDON FIELDER COLLINS & MO, PO BOX 8188,
 WICHITA FALLS TX 76307-8188
 14500746 +Wells Fargo Bank, N.A., CO BDFTE, LLP, 15000 Surveyor Blvd Suite 100,
 Addison, TX 75001-4417
 15440259 +eCAST Settlement Corporation, CO Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
 Tucson, AZ 85712-1083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscdei@recoverycorp.com Jan 10 2014 23:38:15
 Recovery Management Systems Corporation, 25 SE 2nd Ave. Ste. 1120, Miami, FL 33131-1605
 14443001 E-mail/Text: cio.bnccmail@irs.gov Jan 10 2014 23:41:53 IRS Special Procedures,
 1100 Commerce St., Room 951, Mail Stop 5029 DAL, Dallas, TX 75246
 14540189 E-mail/PDF: rmscdei@recoverycorp.com Jan 10 2014 23:45:12
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 14443004 E-mail/PDF: cbp@slfs.com Jan 10 2014 23:36:34 Springleaf Financial S, 2810 Valley Ave,
 Winchester, VA 22601

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite No. 200,
 Tucson, AZ 85712-1097
 cr* +eCAST Settlement Corporation, CO Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
 TUCSON, AZ 85712-1083

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2014

Signature: /s/Joseph Speetjens

District/off: 0539-7

User: mmathews
Form ID: pdf013

Page 2 of 2
Total Noticed: 20

Date Rcvd: Jan 10, 2014

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2014 at the address(es) listed below:

Jeffrey Michael Fleming on behalf of Creditor Wells Fargo Bank, N.A. ndecf@BDFGROUP.com
Leah Jacqueline Frazier on behalf of Creditor Wells Fargo Bank, N.A. ndecf@bdfgroup.com
Monte J. White on behalf of Debtor Billy Ray Castle legal@montejwhite.com,
mjwhiteoffice@gmail.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
Steve Turner on behalf of Creditor Wells Fargo Bank, N.A. ndecf@BDFGROUP.com,
marshak@BDFGroup.com
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
Walter 12,13 OCheskey cmeclf@ch13-12westtex.org, ecfcox@ost-wtx.org, ost.cmeclf@gmail.com
TOTAL: 8